



IT'S ALL IN YOUR HANDS

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WHITEPAPER

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The Newspapers of Tomorrow

Today we take the web for granted. It is easy to forget what people use to say about the internet. The web was suppose to be just a fad. It was not secure and full of scammers and fraudsters. The dot com bubble saw countless silly names without any business model or real path to revenue, yet VCs invested billions. No one would dare put their credit card into a website and many businesses simply did not even see a use case for even having a website because they were listed in the Yellow Pages.

The internet has since proceeded to disrupt every aspect of business and our lives. Users now are willing to post their entire lives and put their credit card into almost any website. The world literally runs on the internet with plans to more deeply integrate it into our lives through a digital "metaverse".

Everything negative being said about the crypto space is almost verbatim what was said about the internet itself. The opportunity crypto currency is to all of humanity is paramount. It gives everyone on the planet that has a internet connection access to financial tools and mechanisms that have favored banks since the days of the Knights Templar.

Understand that Government, Banks and Big Business have really not changed much on paper for more than 700 years! Any changes that have happened have only tilted the table even more in favor of said Governments, Banks and Big Businesses. They have only gotten better at keeping their hands in our pockets.

Make no mistake about it, crypto currency will do to banks what the internet did to newspapers. It has the power to make Governments accountable and change the way the world does business as a whole. Short of turning the internet off I feel there is very little that can be done to curb the tide on what ultimately will become the great equalizer of wealth and resources.

Many people associate value to something like Gold or the dollar. Indeed the whole of capitalism and the modern economy was built on the premise. The resource that truly holds value is time. Time is the most valuable asset any of us have and we only have a finite amount of it. There can never be value in anything with out time or work to create that value in the first place.

This is why the table is as tilted as it is. By allowing "workers" to create value for "companies" while being under paid for their time effectively creates an imbalance that only get exasperated by taxes and the costs of living.

On top of not being paid enough, people are all being mined for every possible second of their time. Our own photos, videos and data is being used to manipulate our opinions, behaviors and to influence what we buy. These companies are literally the largest businesses the world has ever seen and they hording billions of dollars generated by syphoning value from us all. The joke is people even pay for it. They pay for their devices and they pay for their data connection. Then along comes Facebook or YouTube with a full HD advertisement and the volume 50x louder then the content you were watching. They abuse the data connections of billions without regard of the cost to the end user nor the experience.

People provide the value not these companies. These companies are farming our minds for content and attention under the guise of a platform. They make the lions share of the revenue generated and do as little as possible to achieve any kind of fair balance or compensation.

All of the technological advances we have made are staggering to really think about. Computers, Tablets, Smart Phones and Smart Cities have become the critical utilities. We launch payloads into space regularly with plans to mine the moon, mars and asteroids. We are building a digital "MetaVerse" to work and play virtually in a sandbox. It all sounds amazing until you realize none of it is doing anything to fix the real world problems we face. Properties in these digital worlds is already close to rivaling property in the real world.

Think about that. We are literally developing fake worlds and inventing new problems to solve that have nothing to do at all with the actual world. More over they are specifically designed to disconnect us from the real world to effectively become nothing more than resource for these companies to profit from.

Blockchain Technology

Bitcoin

The first popularized crypto currency Bitcoin has been hugely successful despite the volatility. Although incredibly stable and secure from a technological point of view, there are some major flaws which limit and will ultimately make Bitcoin difficult to use. The size of the blocks and the size of the ledger will continue to make it slower and more expensive to use exponentially as a consequence.

Smart Contracts

Many think that decentralized currency is the most significant aspect of blockchain. While the invention of decentralized currency is no doubt a major advancement, immutable Smart Contracts are the single most significant advancement when it comes to blockchain.

Although Bitcoin does not support smart contracts itself, it is arguably the first decentralized and immutable smart contract.

The power of smart contracts has not yet been fully realized. Having a programmable way to codify and execute contracts without a 3rd party or middle man is game changing on so many levels.

No more delayed payments or extended settlement periods. No more high fees to transport value. Smart Contracts can ensure people are paid, make possible to have true savings accounts and pension funds that are not exploited. The benefit to society and cost savings this could provide is practically immeasurable.

Blockchain & Energy

The argument is made that blockchain is bad for the environment because of its "high" energy use. The fact of the matter is blockchain is arguably the most efficient use of energy on the internet. Each and every transaction on the blockchain can be considered meaningful. The same cannot be said about the internet which is a cornucopia of wasted energy and resources.

How much energy is wasted tracking and collecting data?

How much energy is wasted scanning and moderating data?

How much energy is wasted by spam?

How much energy is wasted by the storage and serving scams?

How much energy is wasted by click fraud?

How much energy does online advertising use?

How much energy does alerts and notifications waste?

What percentage of internet usage is wasted energy?

What is F.A.T.E?

To answer this question, let's pose another question. What would the internet look like if we all owned a piece of it?

In a technical sense this is already true. All of us contribute content and attention to the internet. Further, we do this completely at our own expense. We pay for our devices, our connections and the power needed to keep those devices on.

Through every single message or interaction we make on the web, we create both the value and utility of the internet itself. We are free labor, consumers, and resources all at the same time. Even our data has become the most valuable commodity on the planet.

User Contributed Value to Internet

- Source of Content (Photos, Videos, Audio, Text)
- Family, Friends & Colleagues
- Personal Data & Metadata
- Free Labor
- Free Attention
- Active Connection

People use the internet because “people use the internet”. They don't use it because Google or Facebook are such great companies. It's all about the people that participate in these platforms. It's word of mouth or network effect.

In its current form, the internet is largely run by these big platforms ie: Google, Facebook, Twitter. These companies only exist due to the learning curve involved with understanding how to set up a website and how one can drive traffic and interactions to that site. They make it free and easy so you don't even have to think about it. This is not done for free though. While we don't pay a direct fee to use any of these platforms, we give away the ability to monetize anything.

When you hear the terms Web1, Web2, or Web3. It is important to understand that the common thread they all share is the web. The only difference between the three is how we use it.

With Web3, blockchain and smart contracts unlock so many opportunities for users but the learning curve is even higher. Most people simply do not have the time to learn the complexities of crypto, become financially literate or learn about investing.

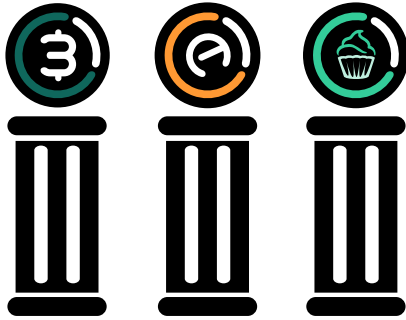
On the internet, someone is going to make money from you. The only question is who and how much. Whether you are seeing ads on Youtube, reading the news, signing up for a new service. Revenue is being generated with every click, and we believe you should be the primary benefactor to the value you generate.

Reclaim Your Value. Decentralize Yourself.

To circle back to the original question. What is F.A.T.E? We are a new kind of platform developing secure & decentralized utilities that put you in full control and allow you to monetize yourself on the internet. Whether you are a business, influencer, content creator or just a casual user of the internet, it is time to reclaim your value and decentralize yourself.

3 Pillars of F.A.T.E

There are three key pillars to the F.A.T.E project all of which contribute to helping each of us take control of our value.



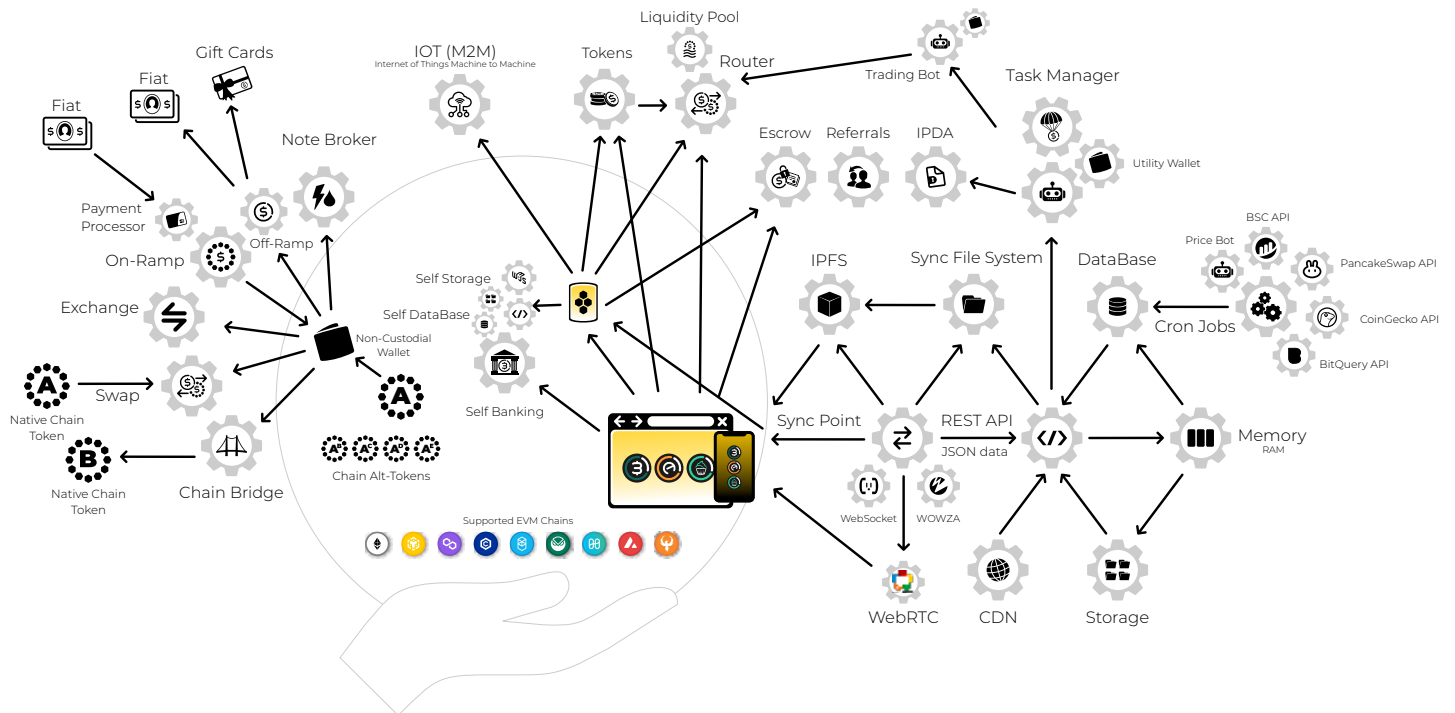
- Personal Finance
- Intellectual Property & Digital Assets
- Personal Information & Meta Data

RECLAIM YOUR VALUE DECENTRALIZE YOURSELF

Everything we do online involves some aspect of these three key pillars. We are developing an ecosystem of utilities that allow us to take custody over and better manage our value and assets.

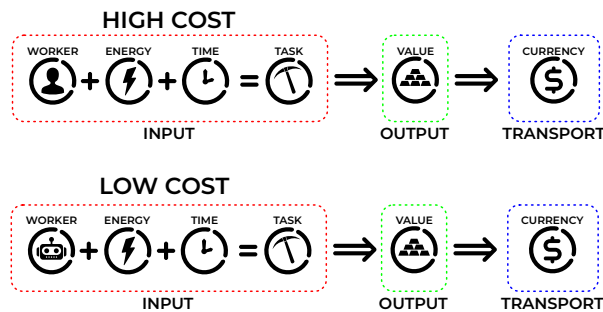
Take custody and control of...

- Your Money.
- Your IP & Digital Assets.
- Your Personal Data & Meta Data.



Defining Value

In order to reclaim your value it is important to define what we mean by value. Lets forget everything we know about money, monetary policy or economics and break down what value actually is. When we talk about value, many will automatically think we are talking about money. While money is absolutely a part of how we transport value it is not the value itself. There are five major components to value before it can be converted to or transported as a currency. It can be broken down in terms of input, output and transport.



Input

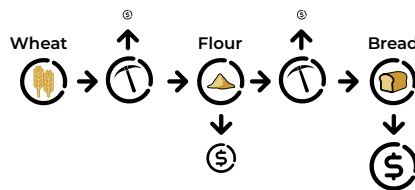
The input is the work or task that needs to be completed. Whether it be mining for gold, drilling for oil or building a car this formula is the same for everything. Human or automated, you need a worker to complete the task. If that worker, if human needs energy in the form of nourishment. If automated it needs direct energy in the form of electricity. They both need time to complete the task/work although the time may vary between the two.

Output

The output is the stored value or result of the input. Regardless of demand this result has a core cost and thus a core value. The “retail” or “free market” value differs from the actual value. This is largely based on supply and demand for the output.

Transport

The transport of value is where things get messy and what creates the massive inequality. Profit cannot be made without somebody losing. This could be low wages to the workers, higher cost to customers or even both. This is also why automation and robots are becoming more and more a part of manufacturing all over the world.



What is the Value of the Internet?

The Cost of FREE



The average daily cost to use the internet is about \$2.50. This includes the cost of the device, connection and energy.

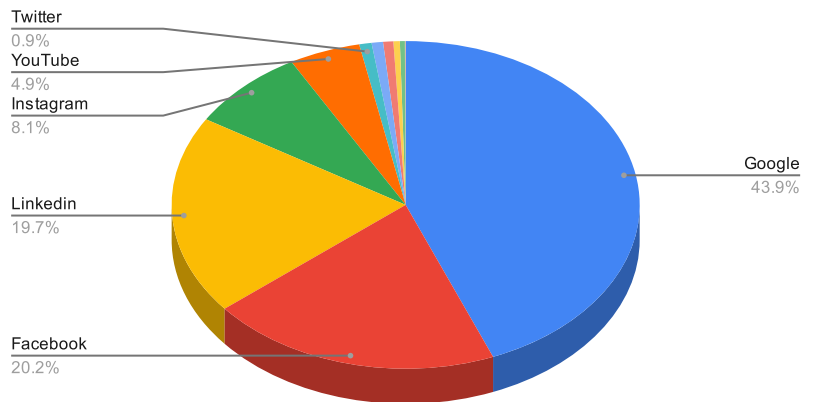


- Device
- Power
- Data Connection

Estimated 4.6 Billion Global Internet Users
\$11.5 Trillion Dollars Annually

Social Media & Internet Platform Revenues

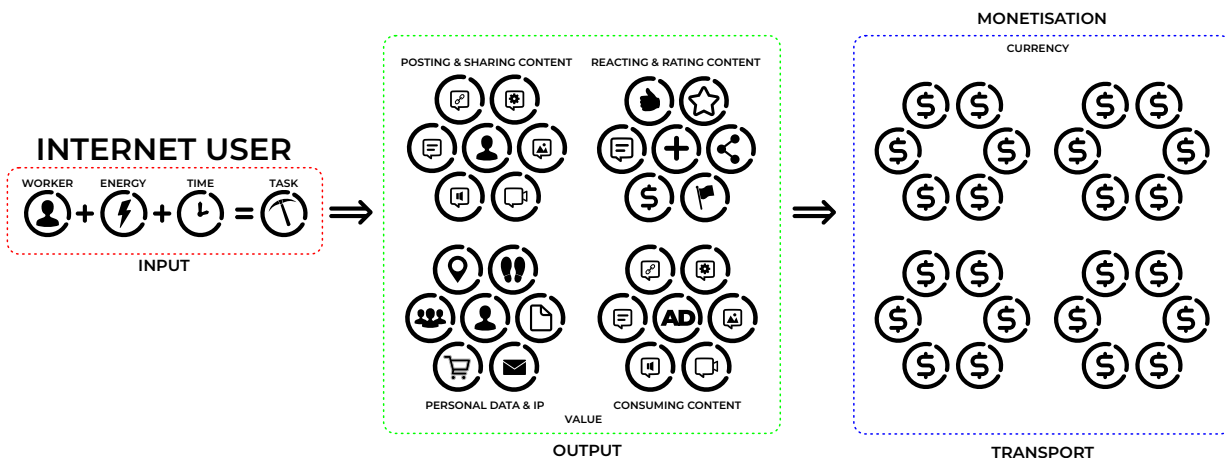
Google	\$256,700,000,000
Facebook	\$117,900,000,000
LinkedIn	\$115,000,000,000
Instagram	\$47,600,000,000
YouTube	\$28,800,000,000
Twitter	\$5,000,000,000
TikTok	\$4,600,000,000
SnapChat	\$4,120,000,000
Twitch	\$2,600,000,000
Pinterest	\$2,000,000,000
Discord	\$200,000,000
Telegram	\$94,000,000
Reddit	\$20,000,000
Medium	\$1,750,000



\$584.6 Billion Dollars Annually

How do they generate so much revenue?

With online platforms and social media, we are the resource, the final product and the customer. Imagine if the wheat could make the flour, then the bread as well as eat the bread that it makes. This is effectively what internet users are to these companies.



3pay - Personal Finance & Payments

Making Crypto Easy

The best way to get into crypto, is to be paid in crypto. 3pay is the easiest way to start accepting crypto payments whether you are new or experienced.

- Makes crypto easier to use.
- Switch chains or Add RPCs with ease.
- Easy to read cross-chain ledger.
- Organize your social links.
- Make your brand discoverable.
- Discover who accepts crypto payments

Features

- Crypto Checkbook
- Multi-Chain Payments
- Easy Currency Conversions
- Add/Switch Chains
- Add Memo
- Email Notifications & Receipts
- User Friendly Ledger
- Payment Links & Embeds
- Add Social Links
- Add Contact Info & Official Links
- Add vCard to Contacts
- Discover People & Brands
- Buy Crypto with Ramp Network
- Rate 3pay Profiles
- Verified Badge (KYC)
- QuickPay Links

Financial Tools

When we talk about payments, money and banking, indeed we are talking about some of the oldest systems in the world. Systems that are not exactly designed for ease of use, fairness and equal opportunity. 3pay is designed to make crypto easy and provide open access to financial tools that help people secure and manage their money.

3Z Smart Contracts

The 3Z Banking Contract is a non-custodial Personal Finance & Banking Contract owned and controlled by you. This gives you access to common banking tools and mechanisms allowing you to better manage crypto the same way you do with money. It is the only 3Z Smart Contract that has no ecosystem fee at all. You are in effect your own bank and in control of your own fate.

Upcoming Features

- LuckyDay (DEMO)
- Ecommerce & Store (DEMO)
- Export Ledger to *.xls
- Stable Coin Support
- Achievement Badges
- Bookings & Schedules
- Countdowns
- Advertisements
- 3Z Smart Contracts
- 3dash NFT Widgets

3pay - Personal Finance & Payments

What is a Premium Account

Usernames and online handles are highly useful but they are also a target vector for malicious behaviour such as impersonation, scams or blackmail through a practice called name squatting. This is common on all platforms and even is a problem with internet domains themselves.

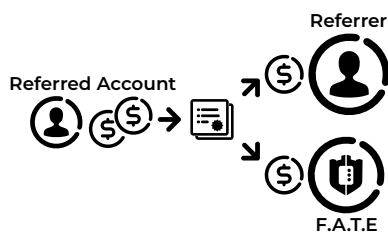
In order to prevent this there is a one time non-refundable fee to register a username or handle. If it is discovered or determined that a user does not have rightful claim to a username and/or is using it maliciously their account will be suspended.

3pay Account Packages

	FREE	PREMIUM	BUSINESS
Custom Username		✓	✓
Display Name		✓	✓
Profile Image	✓	✓	✓
Profile Cover Image		✓	✓
Custom Check		✓	✓
Official Links		✓	✓
Contact Links	✓	✓	✓
Social Links	✓	✓	✓
Payment Links	✓	✓	✓
Payment Embeds		✓	✓
Referral Tier	1	3	5
Featured in 3pay Store			✓
3pay Window/Till Decals			✓
Transaction Fees	1%	0.5%	1.5%
		ONE TIME FEE \$275.00 <small>\$250 with Referral</small>	ONE TIME FEE \$500.00

Smart Contract Powered Referral Program

Smart Contract that pays out immediately on every premium account referred.



TIER	SHARE	PER USER
1	10%	\$25.00
2	15%	\$37.50
3	20%	\$50.00
4	25%	\$62.50
5	30%	\$75.00
6	35%	\$87.50
7	40%	\$100.00
8	45%	\$112.50
9	50%	\$125.00

AuthoMark - Intellectual Property & Digital Assets

Intellectual property or IP can take on many shapes and forms. It can be an invention which falls under Patents or Industrial Design or it can be artistic and fall under Copyrights. Most times when people think about IP they think it is something they need a lawyer for. Obviously there are benefits to legal counsel and they are required when dealing with Patents. Copyrights however do not require a lawyer and can still be legally enforced.

What is Intellectual Property or IP?

- Ideas & Inventions
- Opinions, Quotes & Commentary
- Reviews, Feedback & Suggestions
- Stories & Articles
- Audio & Music
- Video
- Photographs
- Illustrations & Artwork
- Tutorials & Walkthroughs

Infringement

Copyright infringement has been a problem for the internet from the start. YouTube and other popular platforms would not be where they are today were it not for people infringing on copyrights. These companies have only facilitated and benefitted from this behavior. Especially in the early days where they saw most of their growth.

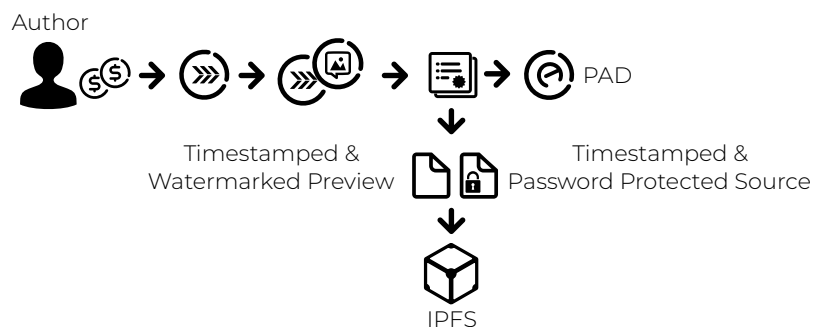
AuthoMark helps you protect yourself by giving you a secure way to record and log the creation of any intellectual property. This record can be used with official government filings as well as to verify rightful claims of ownership online with regards to any digital asset.

Being able to prove you were the first to create or that you are the legal owner of IP can play a critical role in protecting the value. It can deter infringement and promote proper licensing, credit or attribution .

AuthoMark offers a full suite of tools designed to make it easier to manage your IP and digital assets. This gives you much more control when sharing it on various platforms.

Features

- Immutable Registration Certificate
- Register your IP & Digital Assets
- License your IP & Digital Assets
- Transfer Ownership
- Property Beneficiary
- Buy & Sell IP & Digital Assets
- Cease & Desist/Takedown Requests
- Asset Statistics & Event Log



Frosting Social - Personal Information & Meta Data

Social Media has become a driving force of the modern world. How we connect, share, work and play has all commoditized and centralized between a handful of corporations. They track our locations and everything we do. They scan our contacts, emails, messages and photos. These companies generate more than \$500 Billion dollars annually from our attention, collecting and selling our data.

These companies engineer their systems to artificially drive attention and views. They further manipulate to maximize profit, funneling traffic to a small fraction of the content being created. They further ensure smaller creators are unable to gain traction by setting the thresholds high.

The information we add to our profiles, the posts we make and all the data collected about us through various mechanisms are all used to create a profile of us which is then heavily monetized.

When you post an opinion, comment or photo you are posting something that has value. Something that gives others a reason to login to a platform and check what has been posted. When you watch, read, view or share something you are driving even more value. This treasure trove of data that gets collected has become arguably the most valuable commodity on the planet.

Personal Information & Meta Data

- Name
- Sex, Race & Age
- Birthdays & Anniversaries
- Vocation/Employment
- Income
- City/Country/Region (Location GPS)
- Purchase History
- Browser History
- Applications & Websites
- Friends & Contacts
- Email & Contact Information
- Likes & Dislikes
- Political Views
- Interests
- Shares
- Ratings/Reviews
- Following
- Comments
- Recommendations

Meaningless Metrics

What does it mean to Like or Follow? These words have become synonymous with Social Media and are used as a metric for popularity and quality. The problem is they do not accurately reflect either. They can be botted and artificially inflated with very little in place to prevent it. The problem goes even deeper than that. In many cases people Like and Follow things they don't like at all. This combined with the fact these functions can be exploited making it virtually impossible to determine quality with any confidence.

The Profit Blind Spot

On Facebook you can see advertisements for a fake crypto scam using Mark Zuckerberg's photo. The same thing happens with other famous names. This is not just a Facebook problem. It happens on YouTube, Twitter or any social network that has a significant user base. This problem could easily be fixed but the solution it would negatively impact their profits. If they hire humans to provide reliable quality control that would increase their costs and reduce the number of customers, thus their profits.

By not fixing this problem they are costing many victims and putting everyone at risk.

Fate Token & K.A.R.M.A - Two sides of the same coin.

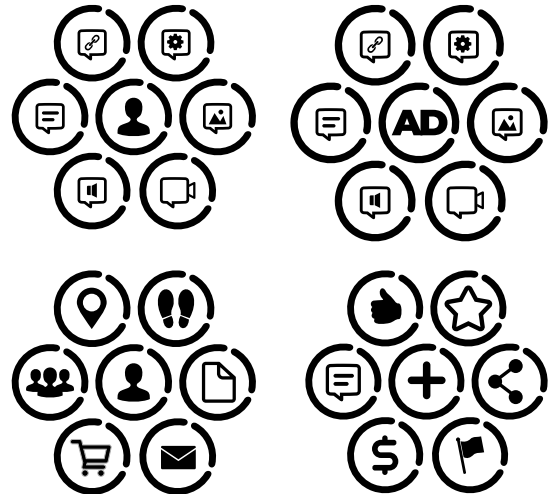
By contrast, Frosting Social takes a completely new approach. We have designed an extensive voting and ranking system that mimics our own natural approval ratings. The world is not black and white and our natural opinion or approval rating of a subject is fluid. It changes over time with each and every interaction we have with said subject. This is how rating will work in Frosting. When a user Likes or Follows a subject they start off with an approval rating of 50% for that subject. From that point every comment, reaction, donation, tip, or subscription will either increase or decrease that user's approval rating for the subject.

The subject itself has an overall approval rating based on the aggregate of all user ratings. This gives us a much better metric on the actual substance and quality of the content. It means that a subject with 10 Million likes or follows can be ranked lower than a subject with 1000 likes or follows solely based on the approval rating. Due to the fact the approval ratings are based on actual engagement simply buying likes and follows would not increase a subject's visibility. This will level the playing field for content creators, influencers and businesses while at the same time providing a more genuine experience for users.

This unique approval system that is points based and designed to monetize this data and everything online interaction to the benefit of the end user. You must use K.A.R.M.A in order to post or interact on Frosting and can also earn K.A.R.M.A from those same interactions. These points can then be converted to a dollar value using Fate Token which is the official currency of the entire ecosystem.

Monetizing Web Interactions & Consumption

- Posting Content
- Sharing Content
- Viewing Content
- Watching Content
- Listening to Content
- Reading Content
- Reacting to Content
- Classifying Content
- Rating Content & Profiles
- Commenting on Content
- Reporting Content
- Viewing Advertisements
- Surveys
- Texts, Emails & Notifications
- Messaging
- Meta Data Access/Usage
- Tagging
- Content Notes
- Bookmarking Content
- Voting / Endorsing
- Follows
- Tipping
- Subscribing
- Payments, Buying & Selling
- Donating
- Inviting People
- Referring Others
- Sharing/Displaying Advertisements
- Beta Testing & Bug Reports
- Adding Contacts
- Location Sharing
- Event Participation



The Anti-CBDC

K.A.R.M.A is a social scoring system but it is not controlled by governments, corporations or banks. It is controlled by all of us. It holds us all accountable to the same set of rules regardless full stop. It distributes the control among the entire user base so that anything banned or censored is done so organically by the collective for the collective good.

K.A.R.M.A - “Put your money where your mouth is”

“A penny for your thoughts.”

“Pitching in your 2 cents.”

K.A.R.M.A is the embodiment of the word. It is a user driven algorithm design to bring fairness, balance and quality control to information and content being posted or shared on the internet. It takes old adages and makes them functional.

When we talk about paying to post or share something we are not talking about everything. You will still be able to freely share and post information, however, depending on the context and intent of your post you may have to put your money where your mouth is.

Earning Karma

While there can be a cost to using Frosting, you can also earn and get paid a number of ways for the contributions you make to the system. There is a clear path to earning with no barriers or high thresholds.

Referrals

You can earn up to 50% on referrals of premium Fate accounts by signing up your friends, family and

Tips

Receive tips from your followers and subscribers.

Subscriptions

Allow users to pay for subscriptions.

Product/Service Sales

Sell products or services from your profile, website or marketplace.

Group Purchases

Saving money is making money. Group Purchases allow users combine their purchasing power in order to

Anonymized Demographic Data Access

Control how your data is used and accessed as well as set a price for your information.

Paying it Forward

Earn Karma by helping others and donating to charities or those in need.

Micro-Endorsements

Add your favourite brands to your profile and receive commissions on products or services that are sold

Surveys, Focus Groups & Beta Testing

Take surveys, participate in focus groups or help beta test new products.

Unboxings & Reviews

Post product or service reviews.

Content Moderation

Help classify, rate and moderate content to improve quality and relevance of content or information being

Advertisements

Earn from ad placements on your profile and along side the content you post.

System Node

Becoming a system node is a great way to earn and help both decentralize and secure our ecosystem.

Content Moderation & Quality Control

3.2 billion images and 720,000 hours of video are shared online daily. Can you sort real from fake?

<https://theconversation.com/3-2-billion-images-and-720-000-hours-of-video-are-shared-online-daily-can-you-sort-real-from-fake-148630>

How we classify, rate, value and react matters.

So much content and information is being posted to the internet it is impossible for automated systems to keep up when it comes to moderation and quality control. Karma is an algorithm powered by humans classifying and rating everything posted.



ACCESS

- Open
- Restricted
- Banned

TYPE

- 📄 Text
- 📺 Video
- 🎧 Audio
- 📷 Photo
- 🔗 Link
- 📱 App

MATURITY RATING

- Ⓜ Rating Pending
- Ⓜ Everyone
- Ⓜ Early Childhood
- Ⓜ Kids to Adults
- Ⓜ Everyone 10+
- Ⓜ Teen
- Ⓜ Mature
- Ⓜ Adults Only

POST INTENT

- ⚠ Entertainment
- ⚠ Informative
- ⚠ Political
- ⚠ Educational
- ⚠ Marketing
- ⚠ Personal

FLAGS

- ⚠ Misinformation
- ⚠ Violence/Harm
- ⚠ Criminal Activity
- ⚠ Hate Speech
- ⚠ Copyright Infringement
- ⚠ Bullying/Harassment

Street Signs for the Information Highway

On the road, traffic signs save lives. Frosting Social will use a similar strategy as traffic signs and signals to help users see what is ahead. Based on the comments, rating, value and reactions of a post, the Karma Algorithm will display indicators for users.



Online Interactions are Real

Everything we do or say has a duality. The comments or actions of one individual can affect the fate of another.

- 🏆
Rewarding
- ✓
Constructive
- ⚖️
Fair
- ✗
Destructive
- ☢️
Toxic

- Success
 - Connections
 - Confidence
 - Financial Security
- Self Harm
 - Recluse
 - Mental Health
 - Loss of Livelihood

HotCake Social - Adult Content

It is no surprise that one of the world's oldest professions has been at the forefront of the internet and led the way for many innovations and mainstream adoption. It is time to have a real conversation about Adult content. It can be extremely polarizing but it is not going anywhere.

It must also be pointed out that the entire world revolves around sex. Sex sells and there is very little in society that is not sexualized. Men on average think about sex 19 times a day with females not far behind at 18.6 times per day. Accounting for sleep this means humans in general think about sex more than once per hour. This is why sexually suggestive advertising works and why ALL businesses in the world look for "attractive" people for their advertisements.

We must accept reality and stop being hypocritical. We need to be inclusive and recognize the rights of those who chose to publish legal content while having a Zero Tolerance policy toward crime, violence and the exploitation of anyone, especially children.

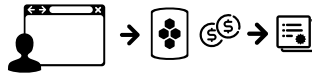
While Frosting Social will have zero tolerance for sexually explicit content, a secondary app called HotCake will allow LEGAL adult content or content deemed inappropriate for Frosting. If someone posts something on Frosting which is deemed to be inappropriate they are immediately delisted on Frosting and listed on HotCake. They do not lose subscribers, revenue or followers and retain all of their content and data. If the rules and guidelines are broken on HotCake then the user is banned for life and authorities will be contacted if the violation involves a crime, violence or children.

FiBudi - Decentralized Hardware

Web3 applications are not supported by default and require using a dapp browser within a wallet application or installing a wallet plugin into a browser. FiBudi is a unique hardware wallet that allows you to complete web3 transactions without the need of a special browser or plugin. It works with any device or OS and creates an air gap between your wallet and your devices/applications for an added layer of security. It acts is like a Personal Web Server that sits on a key chain, bracelet or pendent. You will have full control of the device and it cannot be remotely accessed by anyone other than the owner.

Smart Contracts + Web3 + IoT Hardware

- Smart Contract Interactions
- Token Balances
- Token Swap
- Token Transfer
- NFT Balance



Multi-Form Single Module



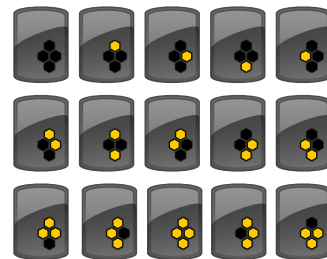
Fashionable Wearable Module

- Chain & Pendant
- Bracelet
- Key chain
- Lapel Pin
- Cuff Link

Wearable Features

- 16MB Memory
- Data Logger
- Self Programmable Tap RFID Data
- Wireless Transceiver
- Rechargeable
- Fashionable
- Low Power
- Accelerometer
- Piezo Buzzer
- Gestured Commands
- Micro-SD Expandable Memory
- EVM Web3 Wallet Manager

15 LED Flash Indicator States



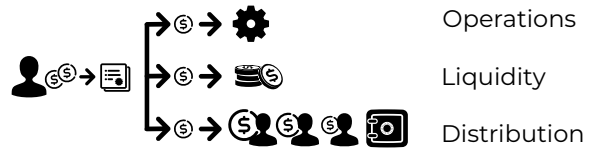
Hardware Form Factors

- Wearables
- System Nodes
- Routers
- Personal Clouds
- Crypto ATM/POS

Fate Token V3 - Fatcake & Fate V2 Merge

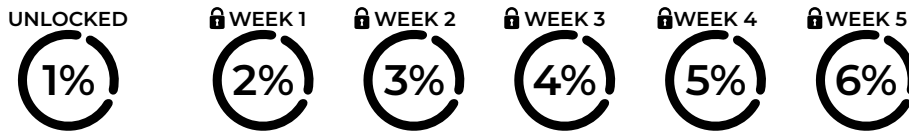
TOKENOMICS

Total Supply	100B		
	BUY	SELL	TRANSFER
Operations	2%	2%	0%
Rewards	2%	6%	0%
Auto Liquidity	1%	2%	0.5%
Total Fees	5%	10%	0.5%



PREMIUM REWARDS

Earn more rewards by keeping your tokens locked. Rewards distribution starts at 1% for all holders. Holders can increase their rewards by locking their tokens. Each week the wallet remains locked rewards are increased by 1% to a maximum of 6%



HOLDER SENTIMENT

The number of locked to unlocked wallets will be a good indicator on support and sentiment about the project. This will give the entire community signals if there are any major shifts in sentiment.

REWARD DISTRIBUTION

65% Positional

Holders receive a portion of rewards according to their position.



30% Equalization

A portion of rewards are equally distributed to all holders.



5% Treasury

A portion of rewards are added to the ecosystem treasury.



SHOCK PROTECTION

Selling consecutively without allowing for a 4 day cool down period will result in higher fees with each consecutive sell. 100% of the additional fees collected by Shock Protection is added back to the Distribution for holders only.





The 3Z Banking Contract is a non-custodial Personal Finance & Banking Contract owned and controlled by you. This gives you access to common banking tools and mechanisms allowing you to better manage crypto the same way you do with money. It is the only 3Z Smart Contract that has no ecosystem fee at all. You are in effect your own bank and in control of your own fate.

DEPOSIT & WITHDRAW ASSETS

It is common for people to have multiple wallets. Managing wallets can quickly become confusing with funds and assets scattered between different wallets. 3Z Banking gives you a secure hub to manage and control your money and assets.

PERSONAL TOKENOMICS

Set taxes on both what you pay and the payments you receive as a means to fund your own pension or savings accounts that are 100% owned and controlled by you!

SAVINGS & FUNDS

Planning for higher education, retirement, buying a home or simply having a rainy day fund is a common financial product. With 3Z Banking you can set up as many savings accounts or funds as you would like without the significant fees charged by banks.

P2P LENDING

Asking for help can feel awkward for people. Asking friends, family or colleagues to borrow money is not an enjoyable experience for either party. Loans between friends, family or colleagues can be a serious problem, often at the cost of those relationships.

Now you can avoid these awkward moments by setting up your own P2P loan structure where you set the terms and interest. Interest is paid automatically through the personal tokenomics of the borrowers daily transactions.

AUTO-BILLING & SUBSCRIPTIONS

While it is technically possible to do auto-billing and subscriptions directly with dapps. It requires a signed transaction from that wallet which is a major security risk. Rather than do this you can deposit funds to a billing account on your 3Z Banking Contract for all of your automated subscriptions and payments.

ASSIGN BENEFICIARY

Should something happen to you and you are unable to manage your contracts you can assign a benefactor. This person would receive full control and ownership of the 3Z Banking Contract along with all of the assets in it's holding.